SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : ZCTA5 21014

Subject	Zip Code Tabulation Area : 21014			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	28,067	+/- 733	100.0%	(X)
In labor force	19,817	+/- 663	70.6%	+/- 1.4
Civilian labor force	19,749	+/- 664	70.4%	+/- 1.4
Employed	18,875	+/- 641	67.2%	+/- 1.6
Unemployed	874	+/- 213	3.1%	+/- 0.7
Armed Forces	68	+/- 43	0.2%	+/- 0.2
Not in labor force	8,250	+/- 446	29.4%	+/- 1.4
Civilian labor force	19,749	+/- 664	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	4.4%	+/- 1
Females 16 years and over	14,327	+/- 480	(X)	+/- (X)
In labor force	9,137	+/- 393	63.8%	+/- 1.9
Civilian labor force	9,137	+/- 393	63.8%	+/- 1.9
Employed	8,814	+/- 404	61.5%	+/- 2.1
Own children under 6 years	2,229	+/- 358	(X)	+/- (X)
All parents in family in labor force	1,531	+/- 316	68.7%	+/- 9.9
Own children 6 to 17 years	5,494	+/- 502	(X)	+/- (X)
All parents in family in labor force	4,303	+/- 480	78.3%	+/- 4.2
COMMUTING TO WORK				
Workers 16 years and over	18,649	+/- 625	100.0%	(X)
Car, truck, or van -- drove alone	16,090	+/- 694	86.3%	+/- 1.9
Car, truck, or van -- carpooled	1,456	+/- 259	7.8%	+/- 1.4
Public transportation (excluding taxicab)	142	+/- 76	0.8%	+/- 0.4
Walked	184	+/- 105	1%	+/- 0.6
Other means	56	+/- 43	0.3%	+/- 0.2
Worked at home	721	+/- 209	3.9%	+/- 1.1
Mean travel time to work (minutes)	32.1	+/- 1.2	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	18,875	+/- 641	100.0%	(X)
Management, business, science, and arts occupations	8,871	+/- 587	47%	+/- 2.7
Service occupations	2,193	+/- 294	11.6%	+/- 1.5
Sales and office occupations	5,458	+/- 478	28.9%	+/- 2.3
Natural resources, construction, and maintenance occupations	1,530	+/- 264	8.1%	+/- 1.3
Production, transportation, and material moving occupations	823	+/- 193	4.4%	+/- 1
INDUSTRY				
Civilian employed population 16 years and over	18,875	+/- 641	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	21	+/- 29	0.1%	+/- 0.2
Construction	1,206	+/- 261	6.4%	+/- 1.4
Manufacturing	1,383	+/- 224	7.3%	+/- 1.1
Wholesale trade	448	+/- 116	2.4%	+/- 0.6
Retail trade	2,510	+/- 326	13.3%	+/- 1.6
Transportation and warehousing, and utilities	583	+/- 171	3.1%	+/- 0.9
Information	380	+/- 151	2%	+/- 0.8
Finance and insurance, and real estate and rental and leasing	1,317	+/- 238	7%	+/- 1.2
Professional, scientific, and management, and administrative and waste	2,555	+/- 414	13.5%	+/- 2.1
Educational services, and health care and social assistance	4,910	+/- 476	26%	+/- 2.5
Arts, entertainment, and recreation, and accommodation and food services	1,276	+/- 281	6.8%	+/- 1.5
Other services, except public administration	762	+/- 178	4%	+/- 0.9
Public administration	1,524	+/- 239	8.1%	+/- 1.3

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CLASS OF WORKER				
Civilian employed population 16 years and over	18,875	+/- 641	100.0%	(X)
Private wage and salary workers	14,635	+/- 653	77.5%	+/- 2.1
Government workers	3,795	+/- 409	20.1%	+/- 2.1
Self-employed in own not incorporated business workers	430	+/- 132	2.3%	+/- 0.7
Unpaid family workers	15	+/- 24	0.1%	+/- 0.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	13,433	+/- 326	100.0%	(X)
Less than $10,000	433	+/- 148	3.2%	+/- 1.1
$10,000 to $14,999	372	+/- 153	2.8%	+/- 1.1
$15,000 to $24,999	679	+/- 158	5.1%	+/- 1.2
$25,000 to $34,999	968	+/- 199	7.2%	+/- 1.4
$35,000 to $49,999	1,169	+/- 190	8.7%	+/- 1.4
$50,000 to $74,999	2,085	+/- 281	15.5%	+/- 2
$75,000 to $99,999	1,863	+/- 272	13.9%	+/- 2
$100,000 to $149,999	3,216	+/- 272	23.9%	+/- 2.1
$150,000 to $199,999	1,505	+/- 228	11.2%	+/- 1.7
$200,000 or more	1,143	+/- 200	8.5%	+/- 1.5
Median household income (dollars)	$88,054	+/- 5993	(X)	(X)
Mean household income (dollars)	$100,611	+/- 3451	(X)	(X)
With earnings	11,032	+/- 324	82.1%	+/- 1.7
Mean earnings (dollars)	$102,738	+/- 3976	(X)	(X)
With Social Security	3,694	+/- 260	27.5%	+/- 1.9
Mean Social Security income (dollars)	$17,816	+/- 1031	(X)	(X)
With retirement income	3,258	+/- 279	24.3%	+/- 1.9
Mean retirement income (dollars)	$28,056	+/- 4301	(X)	(X)
With Supplemental Security Income	321	+/- 99	2.4%	+/- 0.7
Mean Supplemental Security Income (dollars)	$8,149	+/- 1434	(X)	(X)
With cash public assistance income	163	+/- 74	1.2%	+/- 0.5
Mean cash public assistance income (dollars)	$4,348	+/- 2853	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	489	+/- 152	3.6%	+/- 1.1
Families	9,424	+/- 299	100.0%	(X)
Less than $10,000	82	+/- 62	0.9%	+/- 0.7
$10,000 to $14,999	68	+/- 44	0.7%	+/- 0.5
$15,000 to $24,999	304	+/- 108	3.2%	+/- 1.1
$25,000 to $34,999	586	+/- 206	6.2%	+/- 2.1
$35,000 to $49,999	544	+/- 117	5.8%	+/- 1.2
$50,000 to $74,999	1,323	+/- 238	14%	+/- 2.4
$75,000 to $99,999	1,333	+/- 234	14.1%	+/- 2.4
$100,000 to $149,999	2,773	+/- 271	29.4%	+/- 3.1
$150,000 to $199,999	1,390	+/- 209	14.7%	+/- 2.1
$200,000 or more	1,021	+/- 189	10.8%	+/- 2
Median family income (dollars)	$108,570	+/- 5883	(X)	(X)
Mean family income (dollars)	$117,518	+/- 4959	(X)	(X)
Per capita income (dollars)	$39,108	+/- 1457	(X)	(X)
Nonfamily households	4,009	+/- 362	(X)	(X)
Median nonfamily income (dollars)	$46,181	+/- 6387	(X)	(X)
Mean nonfamily income (dollars)	$58,620	+/- 4863	(X)	(X)
Median earnings for workers (dollars)	$46,645	+/- 3002	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	$73,970	+/- 4337	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	$51,788	+/- 2877	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	34,558	+/- 884	34,558	(X)
With health insurance coverage	33,098	+/- 886	95.8%	+/- 1
With private health insurance	30,892	+/- 1007	89.4%	+/- 1.9
With public coverage	7,157	+/- 476	20.7%	+/- 1.3
No health insurance coverage	1,460	+/- 348	4.2%	+/- 1
Civilian noninstitutionalized population under 18 years	8,194	+/- 428	8,194	(X)
No health insurance coverage	248	+/- 169	3%	+/- 2
Civilian noninstitutionalized population 18 to 64 years	21,595	+/- 613	21,595	(X)
In labor force:	18,480	+/- 633	18,480	(X)
Employed:	17,669	+/- 610	17,669	(X)
With health insurance coverage	16,813	+/- 644	95.2%	+/- 1.3
With private health insurance	16,506	+/- 631	93.4%	+/- 1.4
With public coverage	715	+/- 163	4%	+/- 0.9
No health insurance coverage	856	+/- 235	4.8%	+/- 1.3
Unemployed:	811	+/- 211	811%	+/- (X)
With health insurance coverage	646	+/- 164	79.7%	+/- 9
With private health insurance	541	+/- 156	66.7%	+/- 11.1
With public coverage	195	+/- 97	24%	+/- 10.2
No health insurance coverage	165	+/- 93	20.3%	+/- 9
Not in labor force:	3,115	+/- 308	3,115	(X)
With health insurance coverage	2,950	+/- 289	94.7%	+/- 2.5
With private health insurance	2,566	+/- 268	82.4%	+/- 4.5
With public coverage	604	+/- 148	19.4%	+/- 4.3
No health insurance coverage	165	+/- 82	5.3%	+/- 2.5
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	2.9%	+/- 1.3
With related children under 18 years	(X)	+/- (X)	4.6%	+/- 2.7
With related children under 5 years only	(X)	+/- (X)	1.5%	+/- 2.5
Married couple families	(X)	+/- (X)	1.5%	+/- 1.1
With related children under 18 years	(X)	+/- (X)	2%	+/- 2.3
With related children under 5 years only	(X)	+/- (X)	1.7%	+/- 2.9
Families with female householder, no husband present	(X)	+/- (X)	9.2%	+/- 6.2
With related children under 18 years	(X)	+/- (X)	12.6%	+/- 9.6
With related children under 5 years only	(X)	+/- (X)	0%	+/- 46.4
All people	(X)	+/- (X)	5.6%	+/- 1.8
Under 18 years	(X)	+/- (X)	8.9%	+/- 5.1
Related children under 18 years	(X)	+/- (X)	7.9%	+/- 4.9
Related children under 5 years	(X)	+/- (X)	11.9%	+/- 9.2
Related children 5 to 17 years	(X)	+/- (X)	6.6%	+/- 4.6
18 years and over	(X)	+/- (X)	4.6%	+/- 1.1
18 to 64 years	(X)	+/- (X)	4.3%	+/- 1.2
65 years and over	(X)	+/- (X)	6.2%	+/- 2.6
People in families	(X)	+/- (X)	3.7%	+/- 2.1
Unrelated individuals 15 years and over	(X)	+/- (X)	16.2%	+/- 3.6

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.